

Northern District Of Ohio  
United States Bankruptcy Court  
201 Superior Avenue  
Cleveland, OH 44114-1235

**In re:**

Charles Anthony Everiss

**Case No.:** 08-19111-aih

**Chapter:** 7

**Address:**

P.O. Box 786  
Elyria, OH 44036-0786

**Last four digits of Social Security No.:**

xxx-xx-3294

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** December 2, 2009  
Form ohnb234

/s/ Arthur I. Harris  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharge Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0647-1  
Case: 08-19111

User: lsmit  
Form ID: 234a

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Total Noticed: 67

Date Rcvd: Dec 02, 2009

The following entities were noticed by first class mail on Dec 04, 2009.  
db Charles Anthony Everiss, P.O. Box 786, Elyria, OH 44036-0786  
tr Marvin A Sicherman, 1100 AmTrust Bank Center, 1801 East 9th Street,  
Cleveland, OH 44114-3169  
cr Firstmerit Mortgage Corporation, 24755 Chagrin Blvd., Suite 200, Cleveland, OH 44122-5690  
17914666 +ASC, MAC X3802-035, 8480 Stagecoach Circle, Frederick, MD 21701-4747  
17914667 ASC/Hazard Ins., P.O. Box 5106, Springfield, OH 45501-5106  
17914658 +Alliance 1, 4850 Street Rd Ste 300, Trevose, PA 19053-6643  
17914659 +Allianceone/Columbia Gas, 7311 Quality Cir, Anderson, IN 46013-2014  
17914661 +American Security Insurance Co., P.O. Box 50355, Atlanta, GA 30302-0355  
17914662 +American Security Ins, P.O. Box 50355, Atlanta, GA 30302-0355  
17914663 +Americas Servicing Co, 7485 New Horizon Way, Frederick, MD 21703-8388  
17914664 +Americas Servicing Co, MAC X3802-035, 8480 Stagecoach Circle, Frederick, MD 21701-4747  
17914665 Americas Servicing Co, 3476 St. View Blvd., Fort Mill, SC, 29715  
17914668 Assoc/FirstEnergy/Ohio Edison, P.O. Box 9100, Hopkinton, MA 01748-9100  
17914671 City of Cleveland Water Div, P.O. Box 94540, Cleveland, OH 44101-4540  
17914672 +City of Elyria, 131 Court St., Elyria, OH 44035-5511  
17914673 +City of Elyria, 131 Court St., #203, Elyria, OH 44035-5511  
17914674 +Cleveland City Hall, 601 Lakeside Ave., #516, Cleveland, OH 44114-1027  
17914676 +Columbia Gas of Ohio, 1684 Woodlands Dr., #15, Maumee, OH 43537-4093  
17914678 +Daniel J. Talarek, Lorain County Treasurer, 226 Middle Ave., Elyria, OH 44035-5643  
17914682 +Deutsche Bank/Wells Fargo, 3476 Stateview Blvd., Ft. Mill, SC 29715-7203  
17914683 Division of Water, P.O. Box 94540, Cleveland, OH 44101-4540  
17914684 Dominion East Ohio Gas, P.O. Box 6862, Richmond, GA 44184  
17914685 +Elyria Public Utilities, P.O. Box 4018, Elyria, OH 44036-2018  
18322748 +Elyria Public Utilities, City of Elyria Law Director's Office, 131 Court St., Ste. 201,  
Elyria, Ohio 44035-5511  
17914689 Empire Fire & Marine Insurance Co., P.O. Box 57621, Jacksonville, FL 32241-7621  
17914690 Equifax, PO Box 740241, Atlanta, GA 30374-0241  
17914691 Erin M. Laurtio, Esq., 35 Commercial Way, Springboro, OH 45066-3078  
17914692 +Experian, PO Box 2104, Allen, TX 75013-9504  
17914693 +First Collection/Windstream, 10925 Otter Creek E Blvd, Mabelvale, AR 72103-1661  
17914694 +Firstmerit Mortgage Co, 4455 Hills And Dales Rd, Canton, OH 44708-1505  
17914695 +Franco M. Barile, Esq., 1500 W. Third St., #400, Cleveland, OH 44113-1438  
17914701 +HSBC Bank/Renaissance Home Eq, 1675 Palm Beach Lakes Blvd., West Palm Beach, FL 33401-2122  
17914700 +HSBC Bank/Renaissance Home Eq, 12650 Ingenuity Drive, Orlando, FL 32826-2703  
17914696 Home Depot, P.O. Box 689100, Des Moines, IA 50368-9100  
17914703 +Huntington National Ba, 7450 Huntington Pk Dr, Columbus, OH 43235-5617  
17914704 +Huntington Natl Bk, 2361 Morse Rd., Columbus, OH 43229-5856  
17914705 +James L. Sassano, Esq., 24755 Chagrin Blvd., #200, Cleveland, OH 44122-5690  
17914706 Lori N. Wight, Esq., P.O. Box 5480, Cincinnati, OH 45201-5480  
17914710 NCO FN/Ohio Edison, P.O. Box 15740, Wilmington, DE 19850-5740  
17914711 NEORSD, P.O. Box 94550, Cleveland, OH 44101-4550  
17914709 +National City, 6750 Miller Rd., Brecksville, OH 44141-3239  
17914707 +National City Bank, P.O. Box 5756, Cleveland, OH 44101-0756  
17914708 +National City Bank, Po Box94982, Cleveland, OH 44101-4982  
17914713 +Northland Goup, Inc., P.O. Box 390905, Edina, MN 55439-0905  
17914714 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
17914716 +Ohio Edison, 6896 Miller Rd., Brecksville, OH 44141-3222  
17914721 +Personal Plumber Svc., 42343 N. Ridge Rd., Elyria, OH 44035-1130  
17914722 +S.T.N. Enterprises, LLC, P.O. Box 491, Columbia Station, OH 44028-0491  
17914723 +Thd/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
17914724 The City of Cleveland, Bldg & Housing Dept, 601 Lakeside Ave., Cleveland, OH 44114  
17914725 +The City of Elyria, 131 Court St., #201, Elyria, OH 44035-5511  
17914726 +Thomas J. McGuire, Esq., 7064 Avon Belden Rd., N. Ridgeville, OH 44039-3775  
17914727 +Transunion, PO Box 1000, Chester, PA 19016-1000  
17914728 +US Bank/Wells Fargo Bank, 3476 Stateview Blvd., Ft. Mill, SC 29715-7203  
17948185 +Wells Fargo Bank, c/o Joel Jensen, Lerner, Sampson & Rothfuss, P O Box 5480,  
Cincinnati, OH 45201-5480  
17914729 +Wells Fargo Bank/HomEq, 701 Corporate Center Dr., Raleigh, NC 27607-5084  
17914732 Windstream, P.O. Box 9001908, Louisville, KY 40290-1908

The following entities were noticed by electronic transmission on Dec 02, 2009.

17914660 EDI: ALLTEL.COM Dec 02 2009 17:43:00 Alltel, P.O. Box 530533, Atlanta, GA 30353-0533  
17914670 EDI: CBCSI.COM Dec 02 2009 17:43:00 CBCS, P.O. Box 164059, Columbus, OH43216-4059  
17914669 EDI: CAPITALONE.COM Dec 02 2009 17:43:00 Capital One Bank, P.O. Box 30285,  
SLC, UT 84130-0285  
17914677 E-mail/Text: TRBANKRUPTCY@CUYAHOGACOUNTY.US Cuyahoga County Treasurer,  
P.O. Box 94547, Cleveland, OH 44101-4547  
17914702 EDI: HFC.COM Dec 02 2009 17:43:00 HSBC Card Services, P.O. Box 80084,  
Salinas, CA 93912-0084  
17914699 +EDI: HFC.COM Dec 02 2009 17:43:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
17914697 EDI: FUNB.COM Dec 02 2009 17:38:00 Homeq Servicing, Po Box 13716, Sacramento, CA 95853  
17914730 +E-mail/Text: WCCEBMB@WIN.ML.COM Wilshire Credit Corp,  
14523 Sw Millikan Way Ste 200, Beaverton, OR 97005-2352  
17914731 E-mail/Text: WCCEBMB@WIN.ML.COM Wilshire Credit Corp, P.O. Box 1650,  
Portland, OH, 97207-1650  
18128359 +E-mail/Text: WCCEBMB@WIN.ML.COM Wilshire Credit Corporation,  
P.O. Box 1650, Portland, OR 97207-1650

TOTAL: 10

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr DEUTSCHE BANK NATIONAL TRUST COMPANY  
cr HSBC Bank USA  
cr The Huntington National Bank  
cr US Bank National Association  
cr Wells Fargo Bank, N.A.  
cr\* Wilshire Credit Corp, PO Box 1650, Portland, OR 97207-1650  
17914675\* +Cleveland City Hall, 601 Lakeside Ave., #516, Cleveland, OH 44114-1027  
17914679\* +Daniel J. Talarek, Lorain County Treasurer, 226 Middle Ave., Elyria, OH 44035-5643  
17914680\* +Daniel J. Talarek, Lorain County Treasurer, 226 Middle Ave., Elyria, OH 44035-5643  
17914681\* +Daniel J. Talarek, Lorain County Treasurer, 226 Middle Ave., Elyria, OH 44035-5643  
17914686\* +Elyria Public Utilities, P.O. Box 4018, Elyria, OH 44036-2018  
17914687\* +Elyria Public Utilities, P.O. Box 4018, Elyria, OH 44036-2018  
17914688\* +Elyria Public Utilities, P.O. Box 4018, Elyria, OH 44036-2018  
17914712\* NEORSD, P.O. Box 94550, Cleveland, OH 44101-4550  
17914715\* +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
17914717\* +Ohio Edison, 6896 Miller Rd., Brecksville, OH 44141-3222  
17914718\* +Ohio Edison, 6896 Miller Rd., Brecksville, OH 44141-3222  
17914719\* +Ohio Edison, 6896 Miller Rd., Brecksville, OH 44141-3222  
17914720\* +Ohio Edison, 6896 Miller Rd., Brecksville, OH 44141-3222  
17914698\* ++WACHOVIA BANK NA, PO BOX 13765, ROANOKE VA 24037-3765  
(address filed with court: Homeq Servicing, Po Box 13716, Sacramento, CA 95853)  
17914733\* Windstream, P.O. Box 9001908, Louisville, KY 40290-1908

TOTALS: 5, \* 16

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2009

Signature:

